

In re:  
Timothy J. Smith  
Debtor

Case No. 22-13293-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Jan 19, 2023

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2023:

Recip ID	Recipient Name and Address
db	+ Timothy J. Smith, 2971 Avon Road, Bethlehem, PA 18017-3201

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Jan 20 2023 00:37:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 20 2023 00:37:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/Text: bk@szjlaw.com	Jan 20 2023 00:37:00	Santander Consumer USA Inc., dba Chrysler Capital, c/o Stewart, Zlmen & Jungers, Ltd., 2860 Patton Road, Roseville, MN 55113-1100

TOTAL: 3

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2023 at the address(es) listed below:

Name	Email Address
DIANA M. DIXON	on behalf of Debtor Timothy J. Smith dianamdixonesq@gmail.com

District/off: 0313-4

User: admin

Page 2 of 2

Date Rcvd: Jan 19, 2023

Form ID: pdf900

Total Noticed: 4

MICHAEL PATRICK FARRINGTON

on behalf of Creditor CITIGROUP MORTGAGE LOAN TRUST 2022-A c/o Select Portfolio Servicing Inc.  
mfarrington@kmlawgroup.com

SARAH K. MCCAFFERY

on behalf of Creditor CITIGROUP MORTGAGE LOAN TRUST 2022-A c/o Select Portfolio Servicing Inc.  
ckohn@hoflawgroup.com

TERRY P. DERSHAW

td@ix.netcom.com PA66@ecfbis.com;7trustee@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**In re:**

**Timothy J. Smith,**

**: Chapter 7**

**:**

**: Case No. 22-13293 (PMM)**

**:**

**:**

**Debtor.**

**:**

**ORDER REGARDING REAFFIRMATION AGREEMENT**

**AND NOW, WHEREAS**, on January 18, 2023, Santander Consumer USA Inc. dba Chrysler Capital filed a reaffirmation agreement (the “Reaffirmation Agreement”), doc. # 12, with the Debtor;

**AND**, it appearing that an attorney represented the Debtor during the course of negotiating the Reaffirmation Agreement;

**AND**, the attorney having filed a certification that the Debtor was counseled in accordance with 11 U.S.C. §524(c)(3);

**AND**, the Debtor having acknowledged in writing receipt of the disclosures described in 11 U.S.C. §524(k) at or before the time the Debtor signed the Reaffirmation Agreement;

**AND**, there being no material difference between the income and expenses disclosed by the Debtor pursuant to 11 U.S.C. §524(k)(6)(A) and the income and expenses stated on Schedules I and J;

**AND**, there being no presumption of undue hardship pursuant to 11 U.S.C. §524(m)(1);

It is hereby **ORDERED** that:

1. No hearing on reaffirmation is necessary. See 11 U.S.C. §§ 524(d) & (m).
2. Court approval of the Reaffirmation Agreement is unnecessary. See 11 U.S.C. §524(c) (not conditioning enforceability of reaffirmation agreement on court approval); 11 U.S.C. §524(c)(6)(A) (requiring court approval of Reaffirmation Agreement only upon certain conditions); 11 U.S.C. §524(m)(1) (the court “shall” review presumption of undue hardship if it arises).

Dated: 1/19/23



---

**PATRICIA M. MAYER**  
**U.S. BANKRUPTCY JUDGE**